

Fig. 1

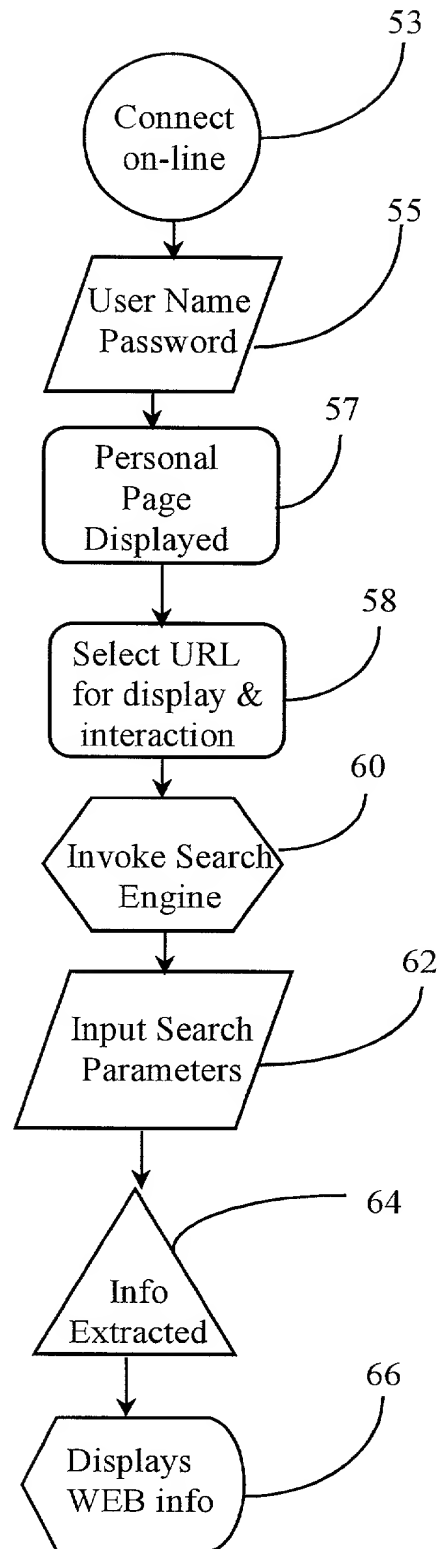


Fig. 3

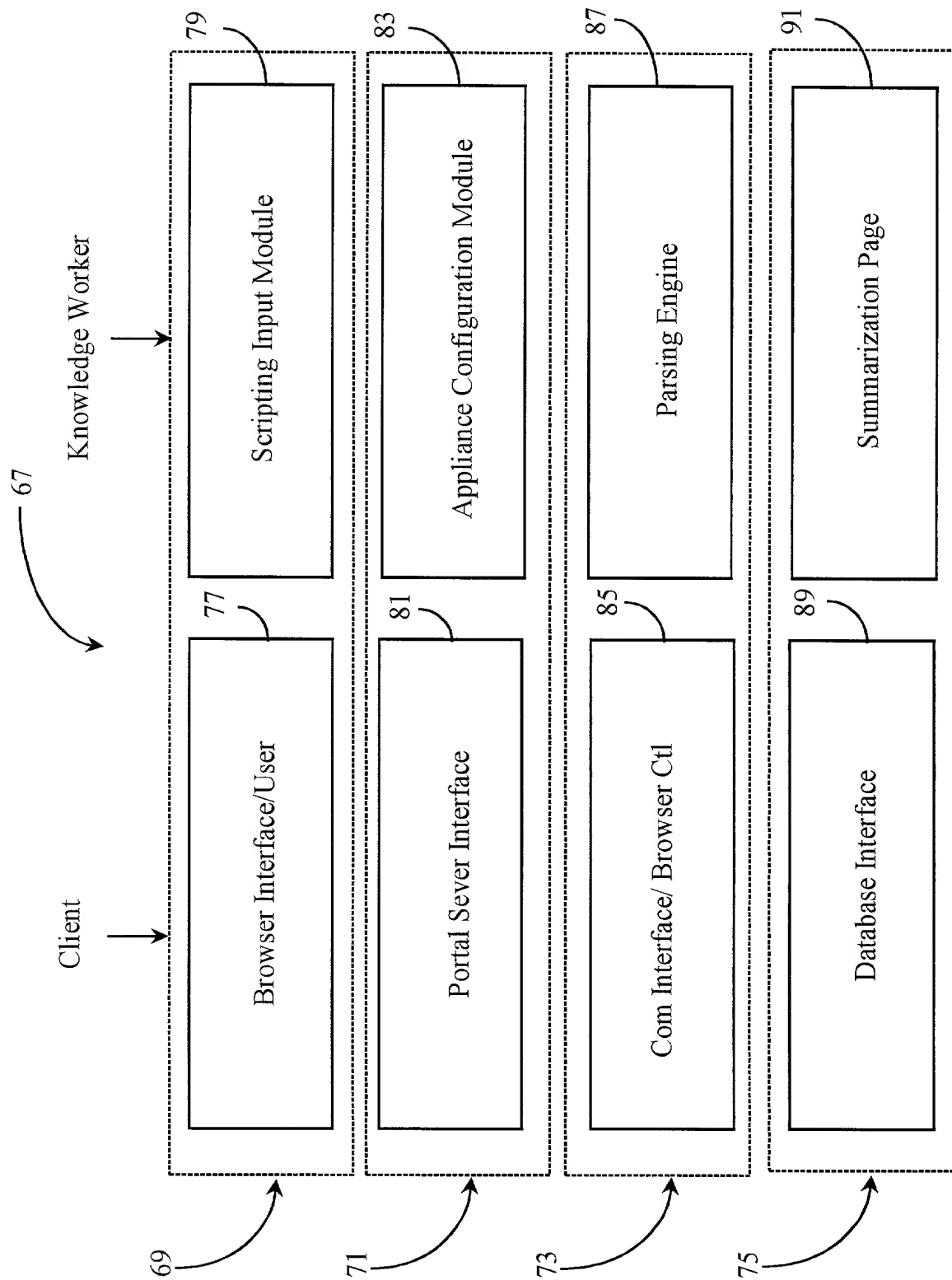


Fig. 4

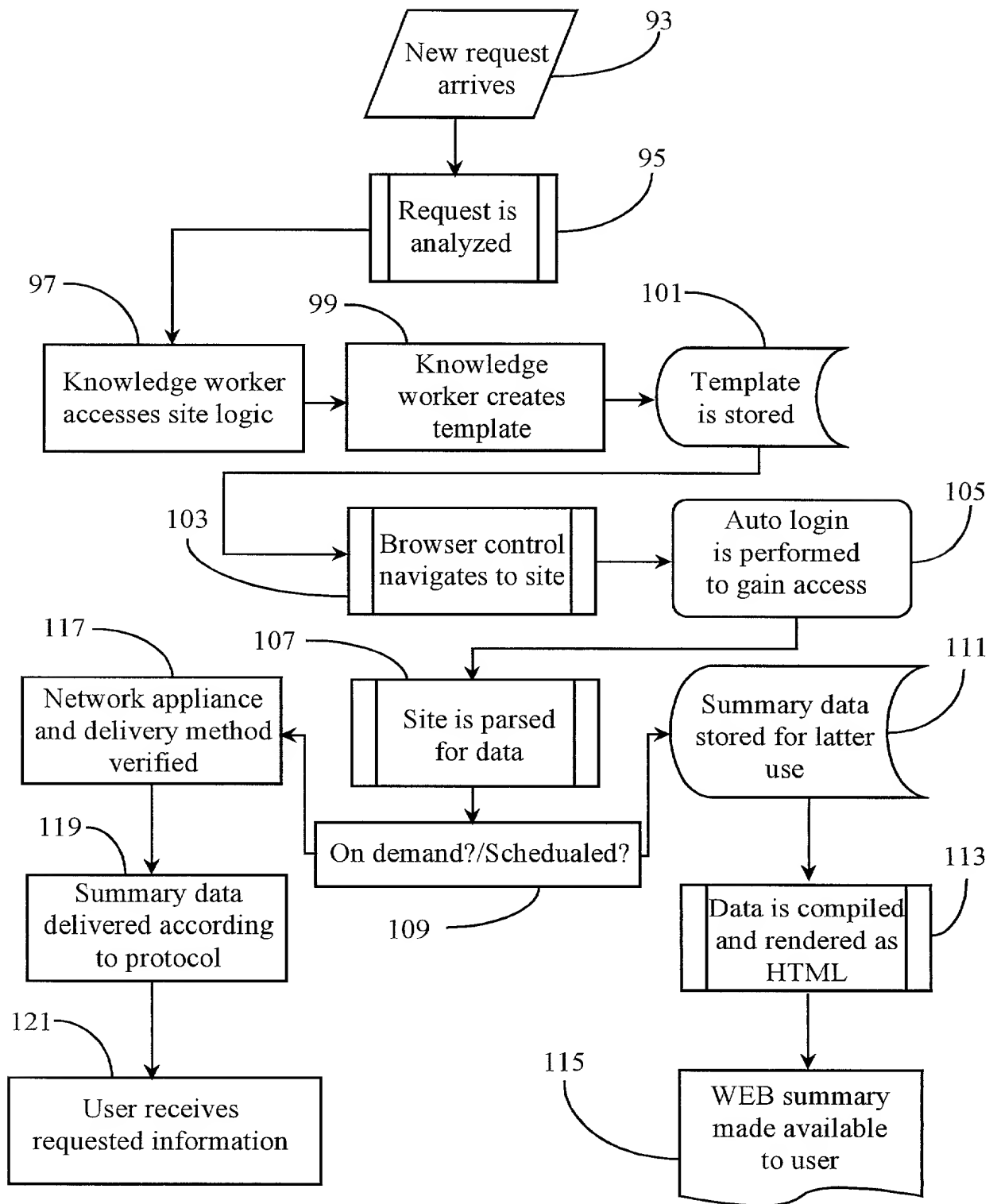


Fig. 5

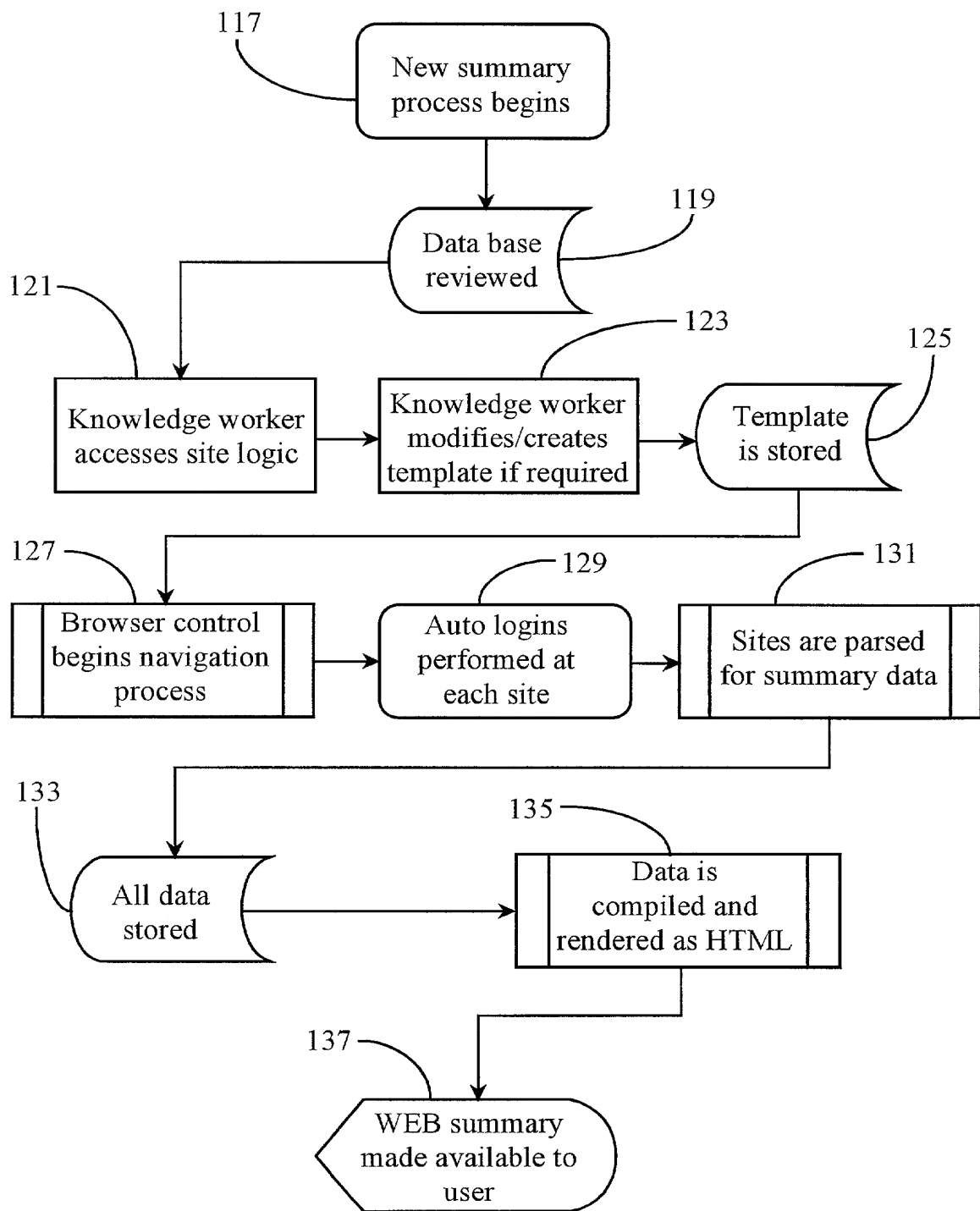


Fig. 6

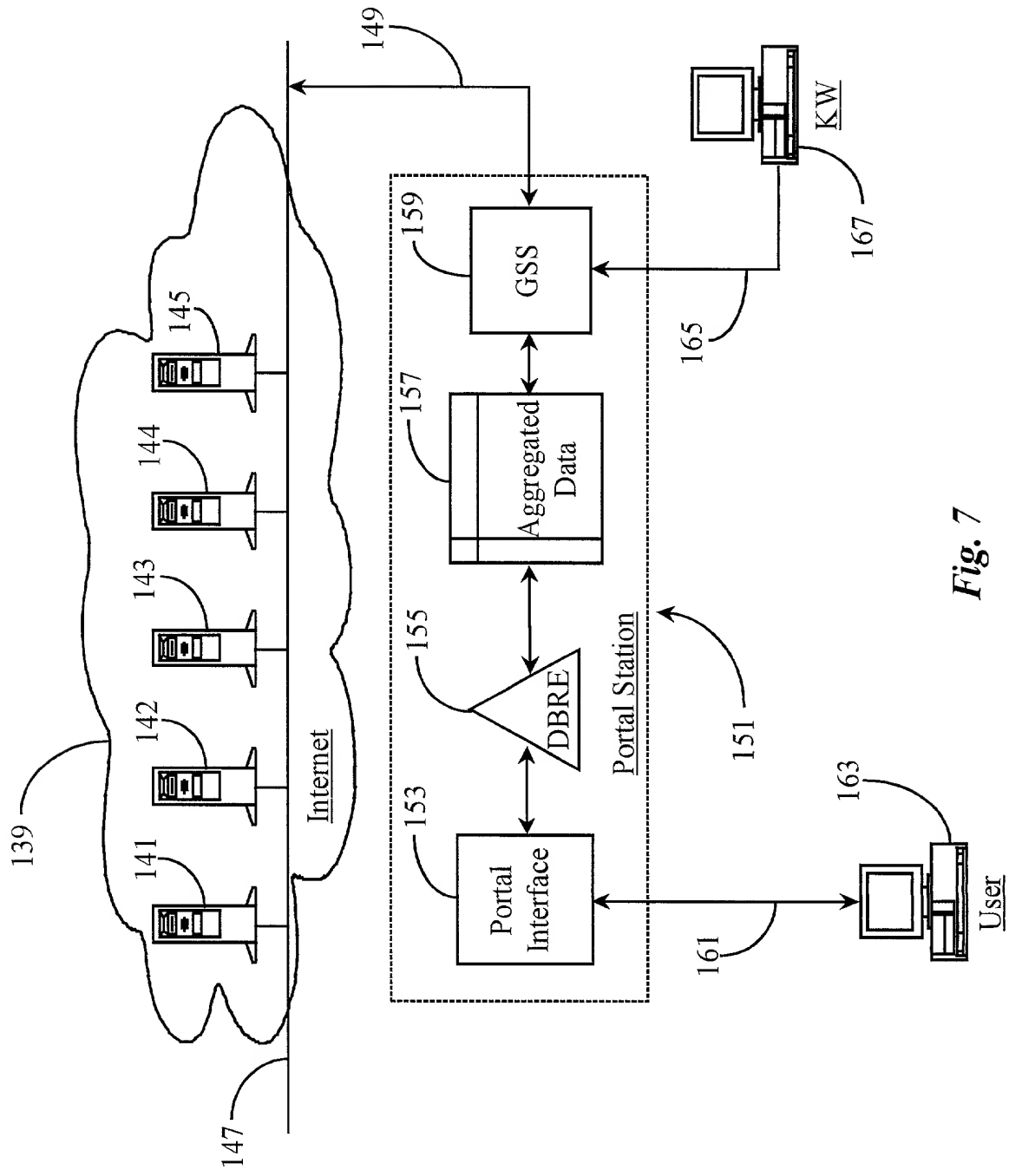


Fig. 7

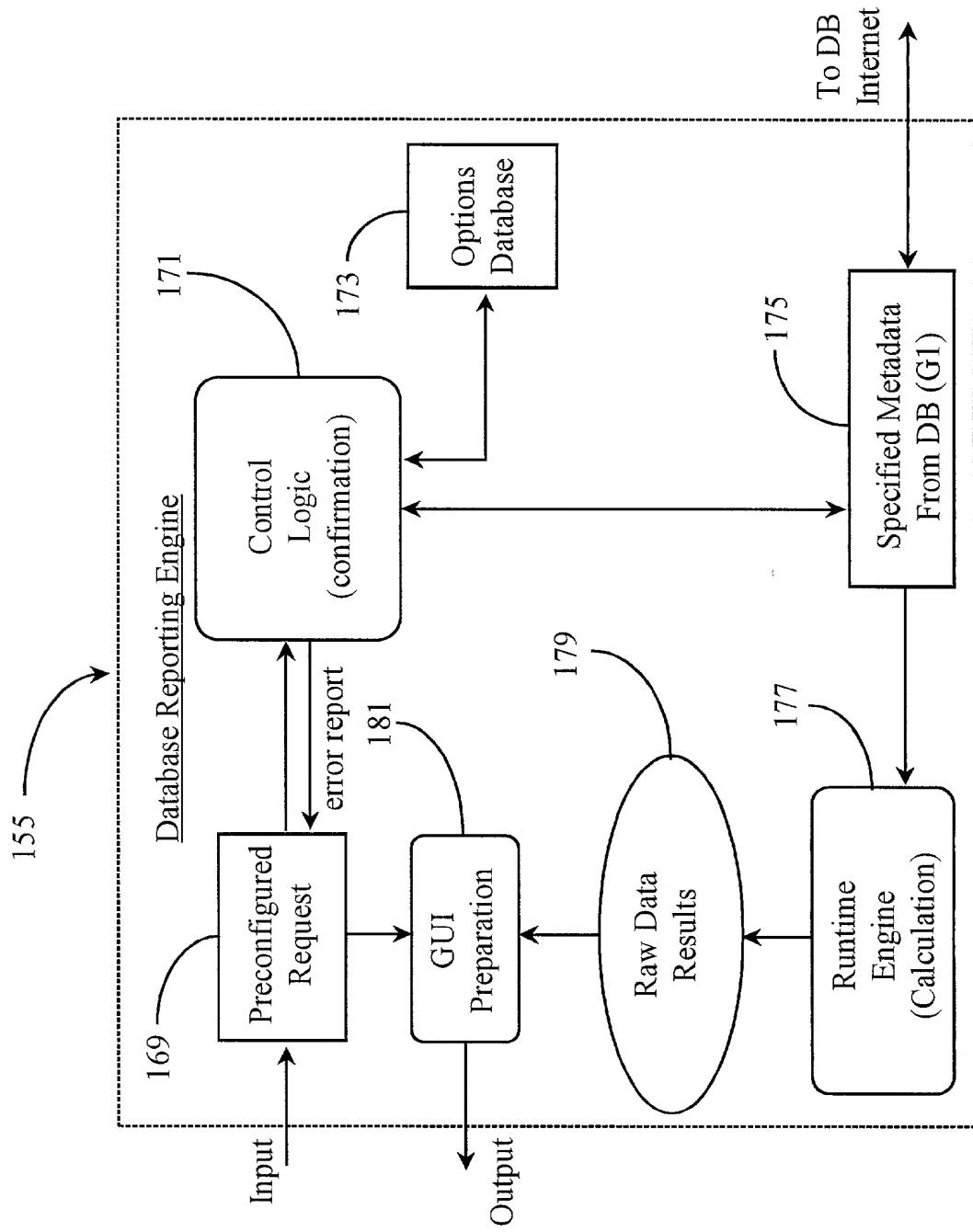


Fig. 8

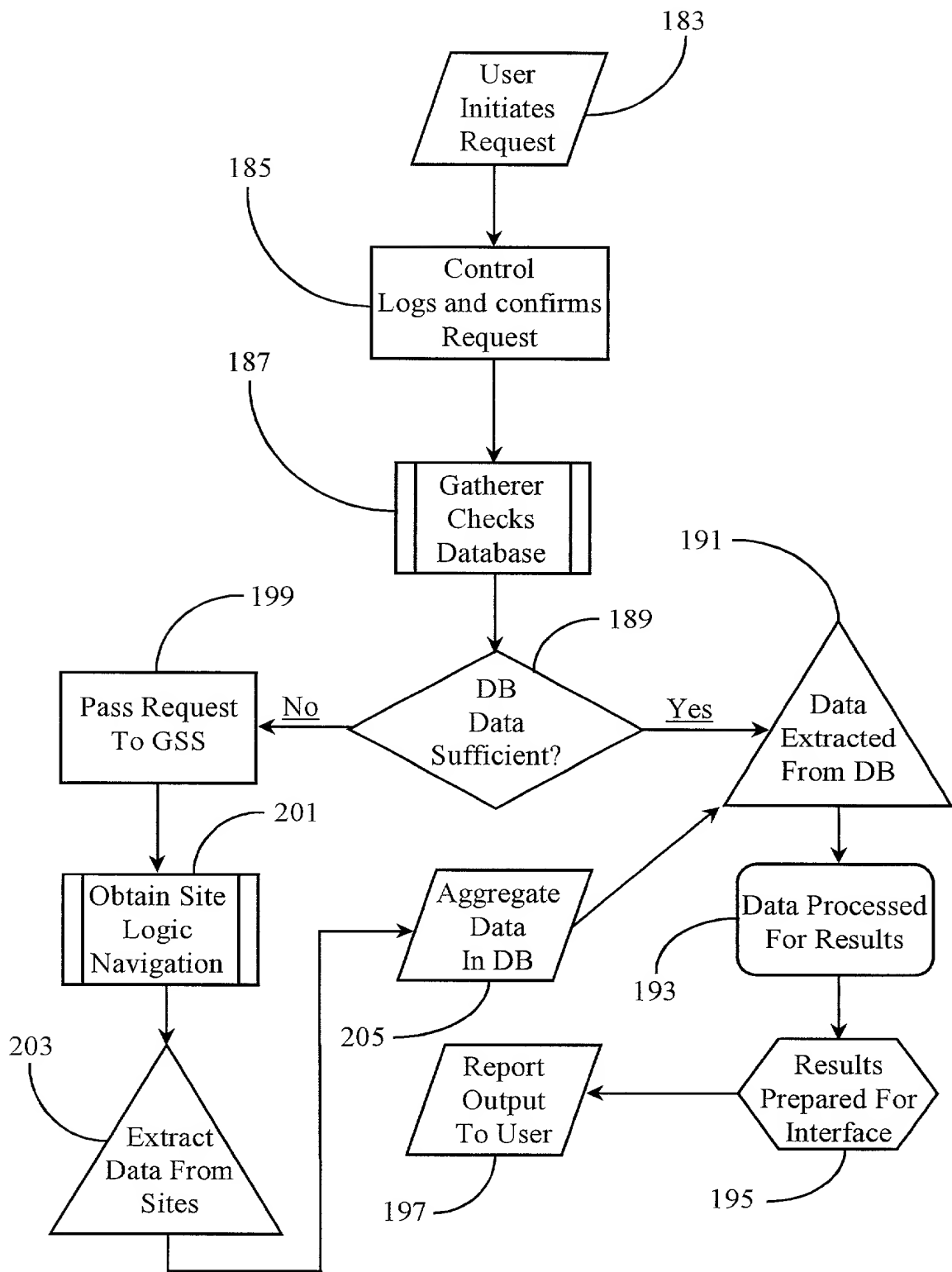


Fig. 9

Personal's Yodlee- Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Related

Address http://sunserver20000/magic/login?ynt_anchor=b174b&ynt_tab_id=454b174b

Links

Banks

Stanford Federal Credit Union

Account	Balance
Savings - 1	0.15

Last Refresh: 8 days ago - Refresh

Wells Fargo

Account	Balance
CHECKING	34973.92
CHECKING	35457.68
MRA	40779.89
SAVINGS	101.60

Last Refresh 8 days ago - Refresh

Bank Summary

SUMMARY	Amount
TOTAL BALANCE	111313.24

Investments

Datek Online

Symbol	Quote	Quantity	\$ Change
GSCO	69	1	- 3/8
HLIT	112 3/8	1	- 4 5/16
portfolio balance			N/A
Total Account Balance			2029.55

Last Refresh: 2 hrs ago - Refresh

Investment Summary

SUMMARY	Amount
TOTAL STOCK BALANCE	181.375
TOTAL ACCOUNT VALUE	2029.55

12:29 AM

Local Intra

209

Fig. 10

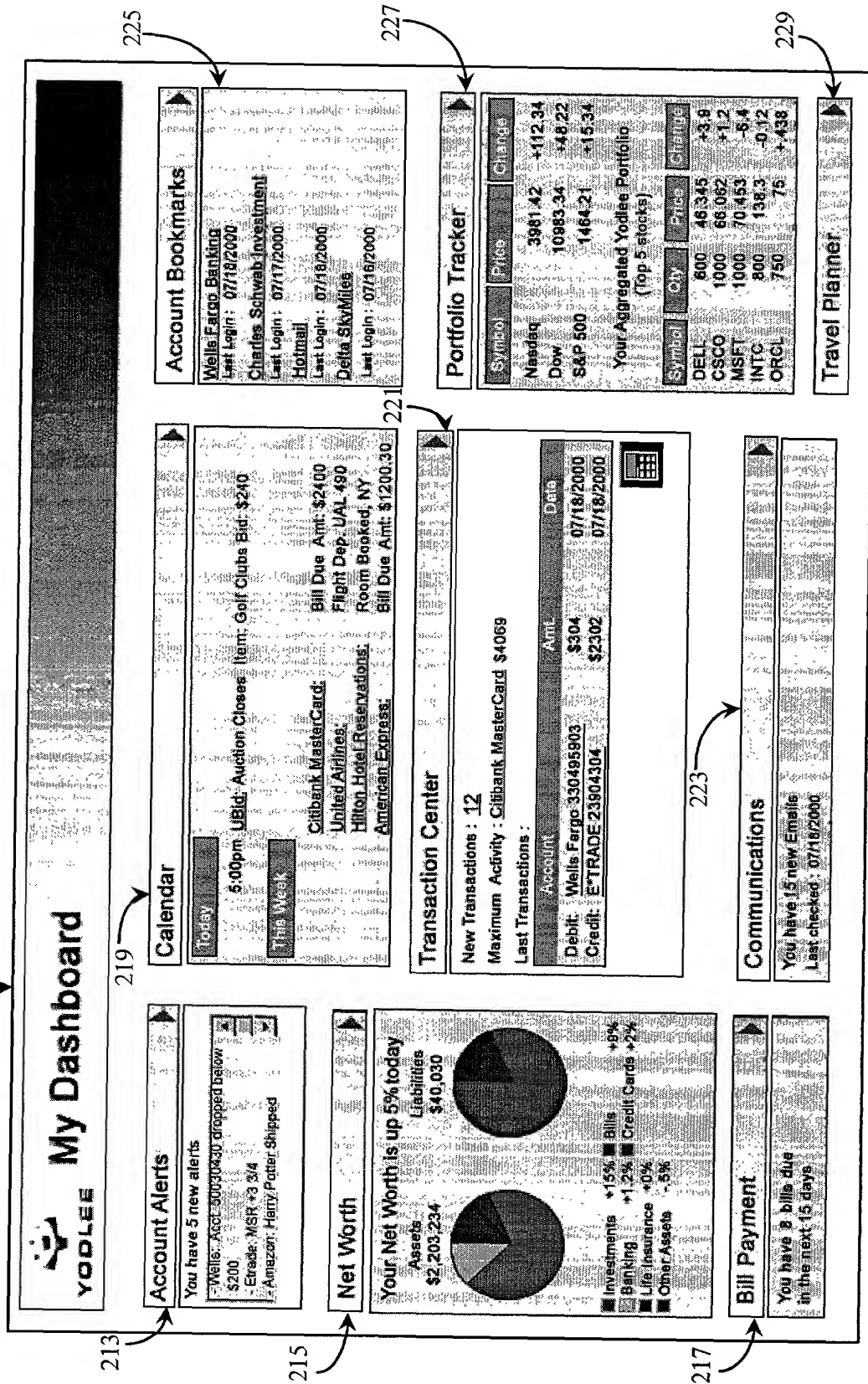


Fig. 11

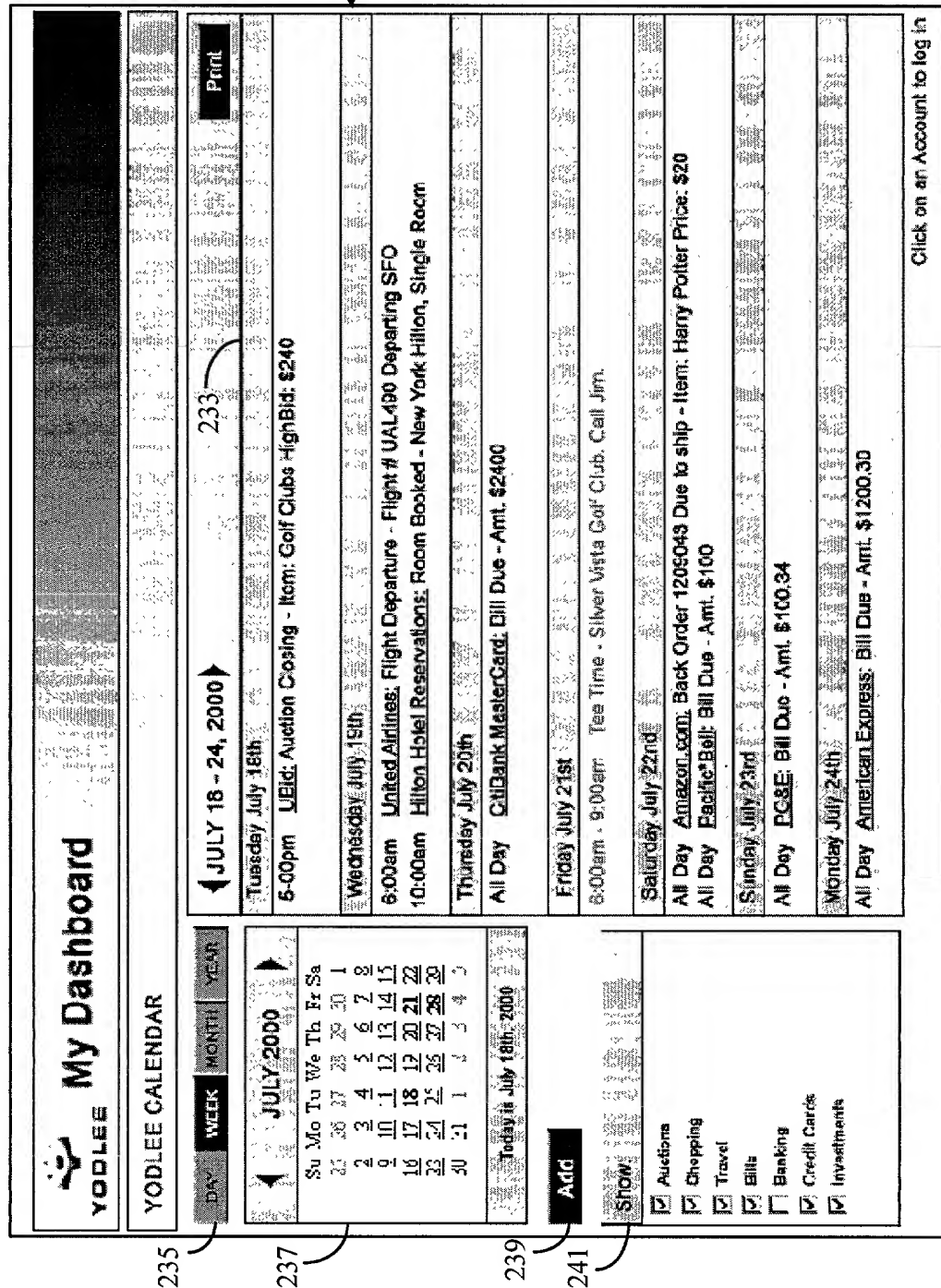


Fig. 12

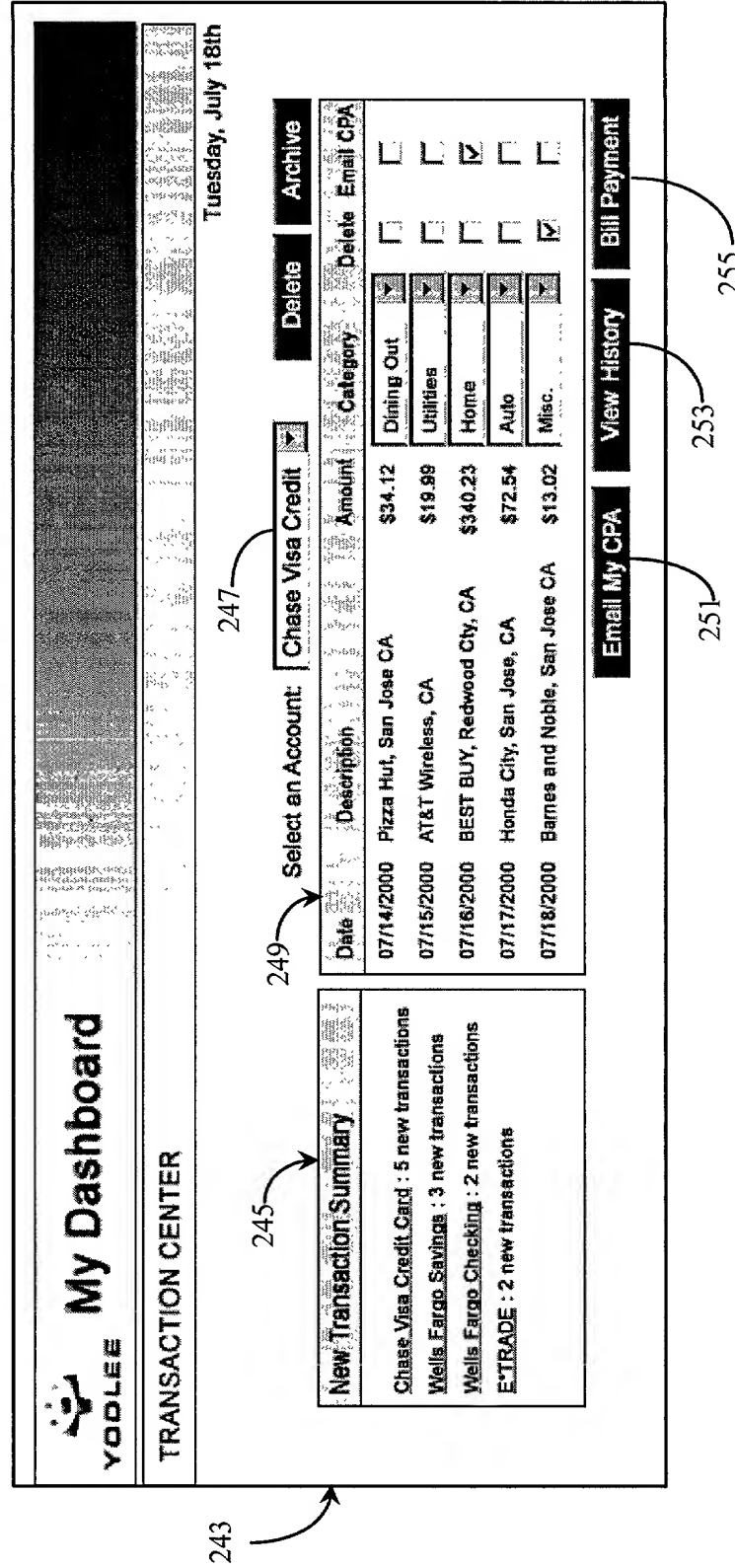


Fig. 13

257

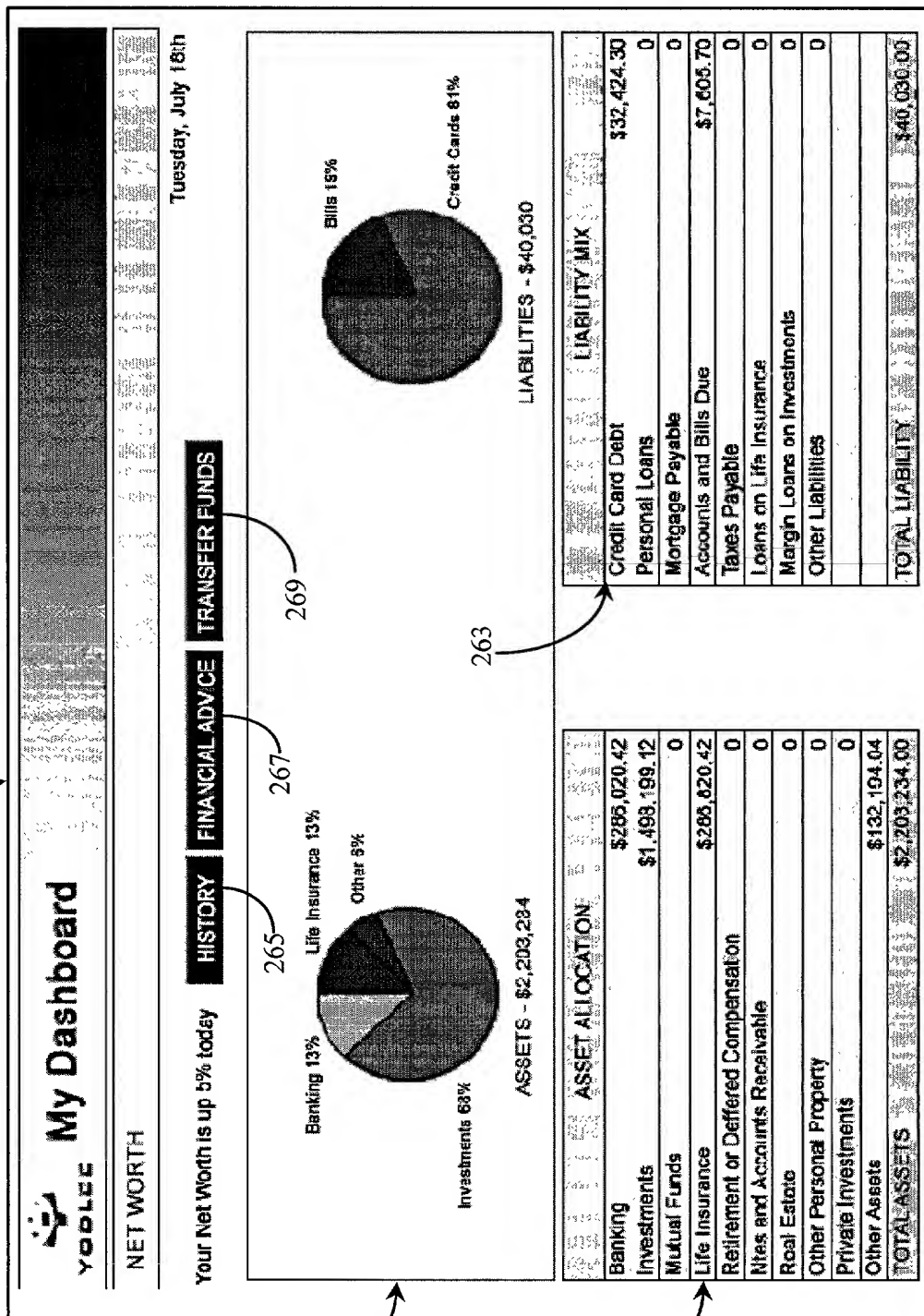


Fig. 14

271

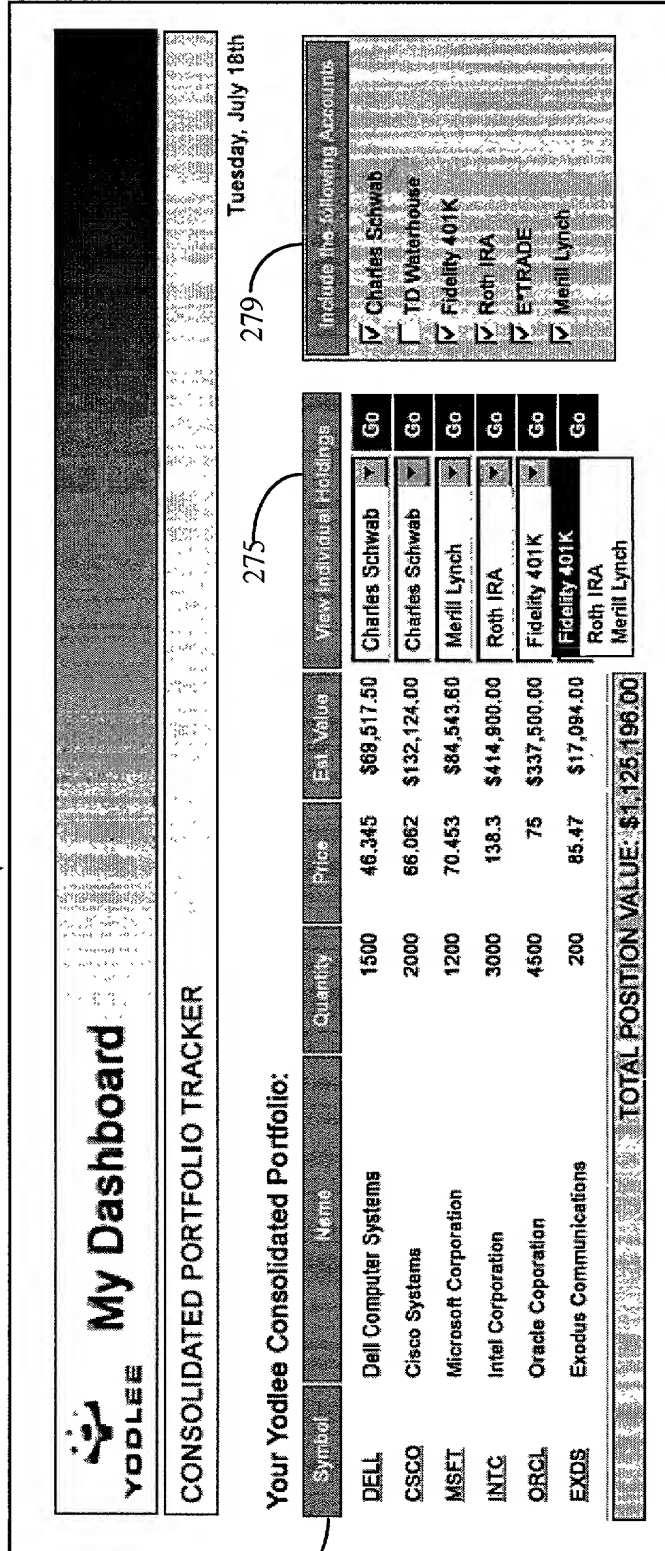


Fig. 15

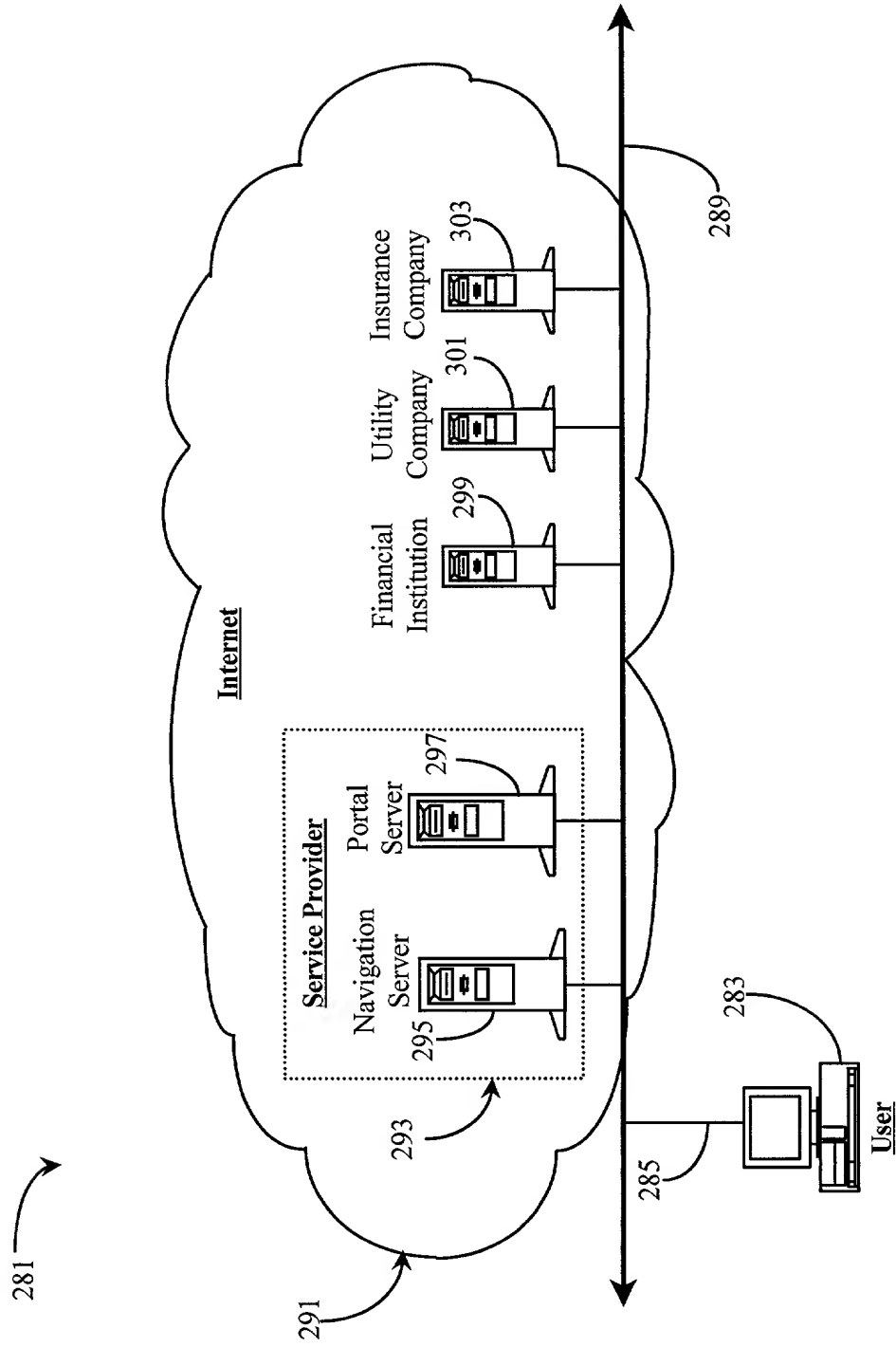


Fig. 16

Fig. 17

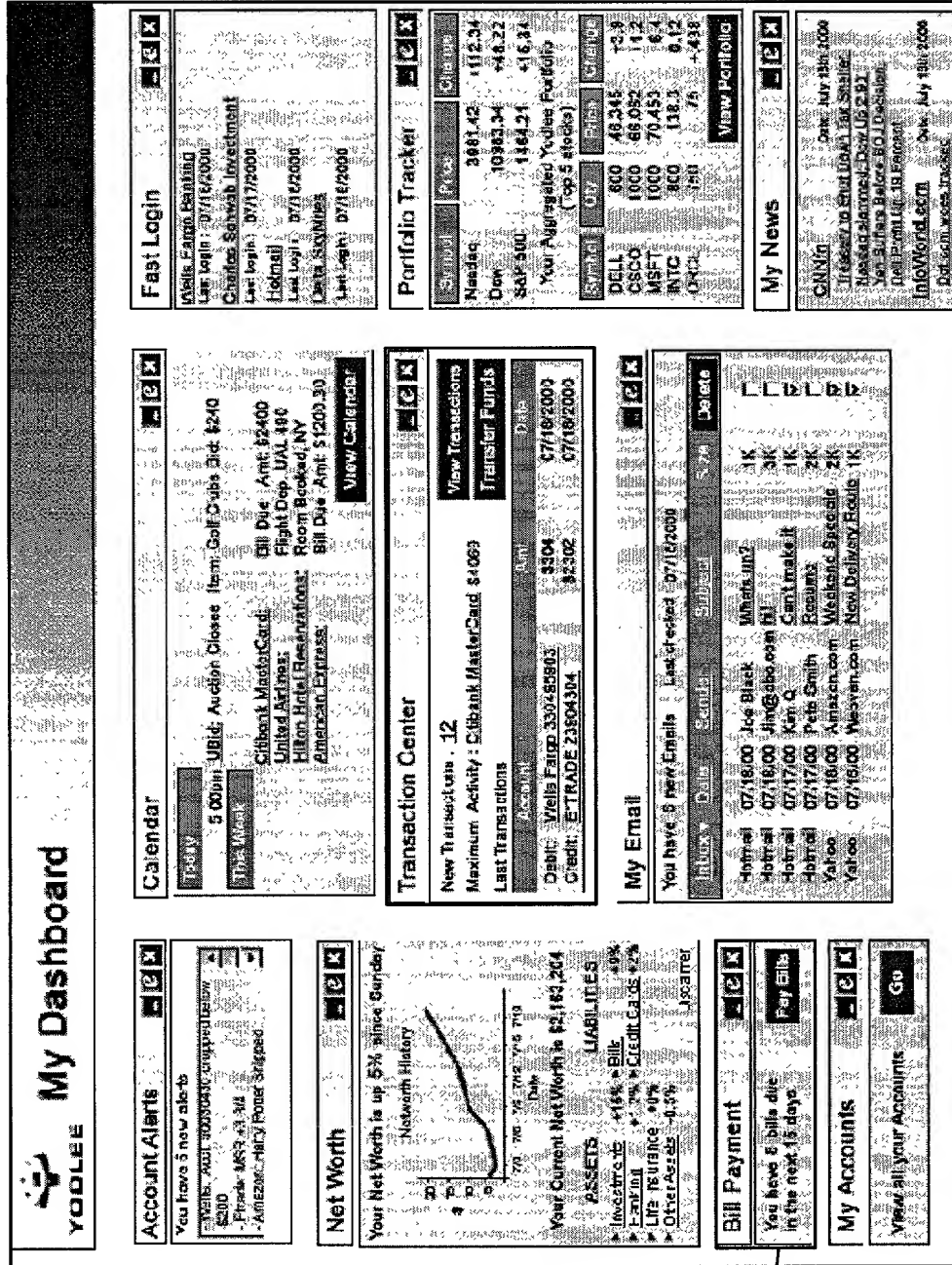


Fig. 17

Bill Payment Center

My Dashboard

BILL PAYMENT CENTER

323

325

327

329

330

332

334

View History

Recurring Payments

Pay Anyone

Transfer Funds

Calendar

Preferences

Refresh All

Bill Inbox

Due Date	Payee	Account #	Amount Due	Balance	Refresh Status	Bill Toolbox
07/20/2000	Citibank MasterCard	123456-xxx	\$2400.00	\$2400.00	6 hours ago	<div>313</div> <div>View Bill</div>
07/22/2000	Pacific Bell	515 555 1212	\$ 300.45	\$400.23	3 hours ago	<div>315</div> <div>View Bill</div>
07/23/2000	PayPal.smith@acme.com	100@visto.com	\$ 100.34	\$100.34	3171 hour ago	<div>319</div> <div>Pay Bill</div>
07/24/2000	American Express	3154-548-543	\$1000.00	\$1609.00	2 hours ago	<div>321</div> <div>Mark as Paid</div>
07/25/2000	EBay: Big Bertha Driver	Item# 526983	\$175.00	N/A	6 min. ago	<div>319</div> <div>Delete Advice</div>
07/28/2000	Sallie Mae	2456789	\$250.00	\$15,000.00	1 day ago	<div>321</div> <div>Alerts</div>
07/30/2000	State Farm Insurance	47899-0325	\$65.35	N/A	4 hours ago	<div>View Bill</div>
08/05/2000	Countrywide Home Loans	36521-2523	\$2,764.34	\$253,404.23	25 min ago	<div>View Bill</div>

331

Payment Accounts

Account Name	Account Number	Account Type	Account Balance	Refresh Status
Wells Fargo	2508-3569	Checking	\$4,344.23	6 hours ago
Bank of America	478-586-598	Savings	\$10,334.34	3 hours ago
PayPal	100@visto.com	P2P	\$(75.00)	1 hour ago
E*Trade	HX-54875	Checking	\$26,253.25	2 hours ago

Fig. 18

Mark as Paid - Input form

My Dashboard

BILL PAYMENT CENTER

Mark as Paid - Input Form

Billers: Pacific Bell

Amount Due: \$300.45

Account Balance: \$400.23

Due Date: 07/22/00

Payment Date: 07/20/00

Account Debited: Citibank Checking

Amount to Pay: \$300.45

Purpose: Utilities

Cancel Mark Paid

Bill Inbox

07/22/2000 Pacific Bell

07/23/2000 Pay Payment Machine Co

07/24/2000 American Express

07/25/2000 eBay, Bing, Barbra Driver

07/26/2000 Delta Map

07/30/2000 State Farm Insurance

08/06/2000 Countrywide Home Loans

Payment Accounts

Wells Fargo

2500-0300

Bank of America

478-660-080

PayTel

newdivision.com

Firststate

MX-54875

Mark as Paid - Input Form

Billers: Pacific Bell

Amount Due: \$300.45

Account Balance: \$400.23

Due Date: 07/22/00

Payment Date: 07/20/00

Account Debited: Citibank Checking

Amount to Pay: \$300.45

Purpose: Utilities

Cancel Mark Paid

Bill Inbox

07/22/2000 Pacific Bell

07/23/2000 Pay Payment Machine Co

07/24/2000 American Express

07/25/2000 eBay, Bing, Barbra Driver

07/26/2000 Delta Map

07/30/2000 State Farm Insurance

08/06/2000 Countrywide Home Loans

Payment Accounts

Wells Fargo

2500-0300

Bank of America

478-660-080

PayTel


newdivision.com

Firststate

MX-54875

Fig. 19

Time/Debit Configure Interface


My Dashboard

Dashboard

CREDIT CARD CALCULATORS

Choose a credit card calculator :

How long will it take to pay off my balance?

Inputs (These fields have been pre-filled using your existing account info)

Amount Now Owed \$ 2,400

Future Monthly Charges \$ 1,500

Future Monthly Payments \$ 1,700

Annual Rate % 9.99

Annual Fee \$ 0

Desired Months Until Pay Off 6

Future Rate Change :

☐ None
 ☒ An Increase of % per year
 ☐ A Decrease of % per year

RESULTS

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1,700, you'll repay your outstanding balance in 13 months

TABLE

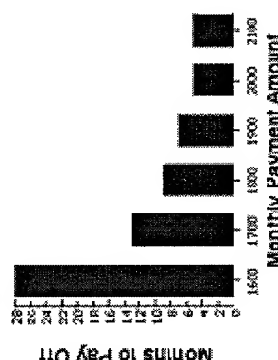



Fig. 20

335

Transfer Funds

**My Dashboard**

TRANSFER FUNDS

Desktop

Transfer Funds

TRANSFER

AMOUNT

ON

FROM

TO

341

Transfer Funds

Add a New Account

Cancel

Inquire

Pending Transfers

Transfer Date	From	To	Amount
09/08/00	Wells Fargo Banking 1234567890-xxx	ETRADE 987654321-xxx	\$5000.00

Inquire

Last 10 Payments and Transfers

Date	Status	From Account	Payee	Amount
05/26/00	Pending	Wells Fargo Banking	Funds Transfer to E*TRADE	\$5000.00
08/12/00	Complete	Fidelity MMA	Landlord	\$1,500.00
08/11/00	Complete	Wells Fargo Checking	AT&T	\$82.57
08/11/00	Complete	Wells Fargo Checking	Payroll	\$33.03
08/10/00	Complete	PayPal	John Smith	\$100.00
08/10/00	Complete	Fidelity MMA	State Farm Insurance	\$240.00

Active Balances

Wells Fargo Banking - 1234567890-xxx

Current Balance \$3,000.25

Wells Fargo Mastercard (\$2,400.00)


Final Balance \$600.25

BankOne - 234567890-xxx

Current Balance \$3,000.25

Fig. 22

Transfer Confirmation

**My Dashboard**
YODLEE

TRANSFER CONFIRMATION

Dashboard


You have requested the following transaction

Transfer	\$500	from	Wells Fargo Banking - 1234567-888
		to	BankOne - 2398036798
		Routing #	987987987
		on	09/20/00

Please confirm these fund transfer details

Fig. 24

Pay Bill



HELLO

My Account

Send Money

Request Money

Web Tools

Auction Tools

Overview

Add Funds

Withdraw Funds

History

Profile

Referrals

Money Request Details

Request Received

From
ismith@x.com

To
jnel@vistar.com

Subject
The Money You Owe Me

Note

Status
Pending

Amount
\$ 100.34

☐ Click here if you would like a receipt of this transaction sent via email

Pay

Cancel Money Request


Return to My Account

349

350

Fig. 25

User Confirmation

**YODLEE**

BILL PAYMENT CENTER

Billers

Amount Due

Account Balance

Due Date

PayPal - jsmith@acme.com

\$100.34

\$100.34

07/23/00

Payment Date

Account Debited

Amount Paid

Purpose

07/20/00

PayPal - joe@visto.com

\$100.34

Personal

Cancel

Confirm

If you just paid PayPal - jsmith@acme.com, please confirm the following information and the item will be removed from your inbox and placed in the payment history.

If you didn't pay this bill and you want to keep this bill in you inbox please select cancel

Fig. 26

Pay Anyone

Enter the payment information below, then click **Pay Now** to send the payment


Joanie Cunningham 1234 Happy Days Drive Small Town, CA 12345		Payment Date: 03/08/2000
Pay to the order of: Richie Cunningham - Brother	Amount: \$ 30.00	From Bank Account: My Checking 123456-7

Pay Now

*The Payment Date is the date you can expect your payee to receive this payment.

Fig. 27

View Bill



statements

account

ONLINE

[CitiPlaza](#) • [Account Online](#) • [Financial Solutions](#) • [Credit Matters](#) • [Shopping Advice](#) • [Privacy](#) • [U.S. Cards Home](#)

[Account Online Home](#)

[Account Summary](#)

[Initial Activity](#)

[Statements](#)

[Make a Payment](#)

[Account Management](#)

[Express Request](#)

[Help/Contact Us](#)

[Feedback](#)

[Log out](#)

Filed transactions for account XXXX-XXXX-XXXX-303 for period ending 07/16/00

Quick Reference

Minimum Payment Due \$20.00

Payment due date: 07/20/00

Credit limit: \$5,500.00

Available credit: \$7,100.00

Activity Summary

Previous balance: \$152.46

Payments and Adjustments: \$12.46

Purchases: \$2,400.00

Cash Advances & Checks: \$0.00

Finance Charges: \$0.00

New Balance: \$2,410.00

The following transactions have been posted to your account for this statement.

Payments and Adjustments

Trans Date	Pos: Date	Description	Amount
07/07/00	07/07/00	WARY AND C-R PAYMENT	\$182.43
1 transaction.			\$182.43

Purchases, Cash Advances and Checks and Fees

Fig. 28



Recurring Payments


Repeating Payments

The payments on this list are generated based on a schedule specified by you. You may add new Repeating Payment schedules, or edit the ones you currently have in this list.

Add New Repeating Payment

Payment Type	Payment Description	Amount	Frequency	Start Date	End Date	Payment Account	View/Edit Delete
Countrywide	Mortgage	\$1,104.30	Once Every Month	Until Further Notice		Mr. Checking 1234567	View/Edit Delete
Countrywide Group	Insurance	\$226.00	Once Every Month	Until Further Notice		Mr. Checking 1234567	View/Edit Delete

Fig. 29



My Dashboard

CREDIT CARD CALCULATORS

Choose a credit card calculator :

How long will it take to pay off my balance?

Inputs (These fields have been pre-filled using your existing account info)

Amount Now Owed \$ 2,400

Future Monthly Charges \$ 1,500

Future Monthly Payments \$ 1,700

Annual Rate % 9.99

Annual Fee \$ 0

Desired Months Until Pay Off 6

Future Rate Change :
☐ None
☒ An Increase of % per year
☐ A Decrease of % per year

RESULTS

By paying off your debt now, you will save \$138 in interest costs per year.
 In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card
 Otherwise, given your anticipated payments of \$1,700, you'll pay your outstanding balance in 13 months

TABLE

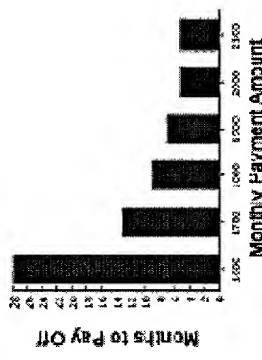


Fig. 31

My Dashboard

FINANCIAL PLANNING CALCULATORS

Choose a finance calculator:

Inputs (These fields have been pre-filled using your existing account info)

	Amount Owed	Monthly Pmt.	Months Left
Auto Loan	\$ 3000	\$ 376	12
Auto Loan	\$ 0	\$ 0	0
Education Loans	\$ 0	\$ 0	0
Other Loans	\$ 2400	\$ 424	5

	Balance	Interest Rate
Credit Card	\$ 3,000	15 %
Credit Card	\$ 1,200	19 %
Credit Card	\$ 0	0 %
Other Accounts	\$ 400	14 %

Consolidated Loan

☐ Home Equity Loan
☐ Home Equity Loan
☐ Personal Loan

Interest Rate: %
 Months to Payoff:

RESULTS

The consolidation loan will save you \$2,879 over the 24 months

	Current Loans	Consolidation Loan
Initial Monthly Payments	\$1,051	\$461
Total Interest	\$3,794	\$872
Total Tax Savings	\$0	\$331
Total Cost	\$13,994	\$11,447

Cost of Interest and Fees

Payoff time (months)

Fig. 32